

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-32513-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brian L. Valay  
aka Brian Lee Valay  
4 Chesterfield Road  
Sewell, NJ 08080

Laura A. Labbee-Valay  
aka Laura Anne Labbee  
4 Chesterfield Road  
Sewell, NJ 08080

Social Security No.:

xxx-xx-3349

xxx-xx-4874

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Andrew B. Altenburg Jr.  
on:

Date: 7/26/18

Time: 02:00 PM

Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ  
08101-2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Joseph T. Margrabia, Debtor's Attorney, period: 11/7/2017 to 7/9/2018

**COMMISSION OR FEES**

Fees: \$3,300.00

**AMENDED APPLICATION FOR COMPENSATION**

**EXPENSES**

\$0.00

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: July 10, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brian L. Valay  
 Laura A. Labbee-Valay  
 Debtors

Case No. 17-32513-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 75

Date Rcvd: Jul 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2018.

jdb/db  
 cr +Brian L. Valay, Laura A. Labbee-Valay, 4 Chesterfield Road, Sewell, NJ 08080-2061  
 Specialized Loan Servicing LLC, c/o Buckley Madole, P.C., 1481 Dallas Parkway, Suite 300,  
 Dallas, TX 75254

517164030 +A T & T Universal Card, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 517164032 +AES Education Services, P.O. Box 61047, Hassisburg, PA 17106-1047  
 517164033 +ARS, P.O. Box 630806, Cincinnati, NJ 45263-0806  
 517164031 +Account Resolution Serv., 1643 N. Harrison Pkwy, Building H Suite 100,  
 Sunrise, FL 33323-2857

517164034 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982238, El Paso, TX 79998)  
 517164040 +BMW Financial Services Remarketing, Inc., P.O. Box 83290, Chicago, IL 60691-0290  
 517164035 +Bank Of America N.A., Frederic Weinberg, Esq., 1200 Laurel Oak Rd., Ste 104,  
 Voorhees, NJ 08043-4317

517164036 +Bank of America, N.A., Frederic Weinberg & Assoc., 1200 Laurel Oak Rd, Ste 104,  
 Voorhees, NJ 08043-4317

517366687 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517164038 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517164041 +Capital One Bank USA, Hayt Hayt Landau Attys, 2 Industrial Way West,  
 Eatontown, NJ 07724-2265

517221628 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517164043 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 517164044 +Citi Bank N.A., GC Services, P.O. Box 930824, Wixom, MI 48393-0824  
 517366737 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657

517164047 +Ditech- Specialized Loan Servicing LLC, P.O. Box 636005, Littleton, CO 80163-6005  
 517164048 +Financial Recoveries, P.O. Box 1388, MT Laurel, NJ 08054-7388  
 517164028 +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951  
 517164049 +Florida Dept Education, P.O. Box 7019, Tallahassee, FL 32314-7019  
 517164050 +HRRG, P.O. Box 5406, Cincinnati, OH 45273-0001  
 517164051 +I C Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378  
 517164053 +Kennedy Medical Group Practice, P.O. Box 95000, CL 4570, Philadelphia, PA 19195-0001  
 517164055 +LVNV Funding LLC, Eichenbaum & Stylianou Attys, 10 Forest Avenue, Paramus, NJ 07652-5242  
 517164061 +MRG PHY Assoc. of S. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021  
 517164056 +Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218  
 517164057 +Midland Funding LLC, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 517164059 +Midland Funding LLL, Pressler & Pressler Attys, 7 Entin Road, Parsippany, NJ 07054-5020  
 517164060 +Millennium Health, LLC, P.O. Box 844468, Dallas, TX 75284-4468  
 517164063 +PAM, LLC-PA Turnpike, P.O. Box 1153, Milwaukee, WI 53201-1153  
 517164066 +PHEAA, 1200 N. Seventh Street, Harrisburg, PA 17102-1444  
 517206992 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 517164067 +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397  
 517164062 +Palisades Collection, LLC, Pressler & Pressler Attys., 7 Entin Road,  
 Parsippany, NJ 07054-5020

517164064 +Pennsylvania Higher Education, P.O. Box 8147, Harrisburg, PA 17105-8147  
 517164065 +Performant Recovery, Inc., P.O. Box 9057, Pleasanton, CA 94566-9057  
 517164070 ProCo, P.O. Box, Aston, PA 19014  
 517164072 +REMEX Inc., 307 Wall Street, Princeton, NJ 08540-1515  
 517164071 +Radiology Assoc. Of NJ, 28075 Network Place, Chicago, IL 60673-1280  
 517164074 +South Jersey Pain Consultants, 525 Route 73 S. Ste 103, Marlton, NJ 08053-9643  
 517192081 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386

517164075 +Specialized Loan Servicing LLC, P.O. Box 636005, Attention: Customer Care,  
 Littleton, CO 80163-6005

517304547 +Specialized Loan Servicing LLC, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541

517164079 +THD/ CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517164080 +The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 517164081 +The Rothman Institute, P.O. Box 757910, Philadelphia, PA 19175-7910  
 517164082 +Virtua Medical Group PA, P.O. Box 6028, Bellmawr, NJ 08099-6028  
 517275008 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517164083 +Wells Fargo Financial NB, CSCS Team MAC N8235-04M, P.O. Box 14517,  
 Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 10 2018 23:31:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 10 2018 23:31:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517265450 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 10 2018 23:36:08  
 BMW Bank of North America, c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave., Dept APS,  
 Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 75

Date Rcvd: Jul 10, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5171932228 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 10 2018 23:35:36  
BMW Bank of North America, AIS Portfolio Services, LP, P.O. Box 165028,  
Irving, TX 75016-5028  
517164039 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 10 2018 23:36:09 BMW Financial Services,  
P.O. Box 3608, Dublin, OH 43016  
517264762 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 10 2018 23:36:11  
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
517164037 +E-mail/Text: banko@berkscredit.com Jul 10 2018 23:30:18 Berks Credit & Collection,  
900 Corporate Drive, Reading, PA 19605-3340  
517276377 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 10 2018 23:36:06  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
517164042 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 10 2018 23:35:33  
Capital One Bank USA N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281  
517164045 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 10 2018 23:30:36 Comenity Bank/Torrid,  
P.O. Box 182789, Columbus, OH 43218-2789  
517164046 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 10 2018 23:31:54  
Credit Collection Serv., P.O. Box 607, Noorwood, MA 02062-0607  
517164052 +E-mail/Text: cio.bncmail@irs.gov Jul 10 2018 23:30:12 Internal Revenue Service,  
Centralized Insolvency Op, P.O. Box 7346, Philadelphia, PA 19101-7346  
517164054 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 10 2018 23:29:59 Kohl's /Capital One,  
P.O. Box 3115, Milwaukee, WI 53201-3115  
517164058 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 10 2018 23:31:00 Midland Funding LLC,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
517164069 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2018 23:35:29  
Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd. Ste 100,  
Norfolk, VA 23502  
517298604 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2018 23:59:53  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541  
517222135 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 11 2018 00:00:11  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.a., POB 41067,  
Norfolk VA 23541  
517232379 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2018 23:34:56  
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541  
517181531 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 10 2018 23:35:30  
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541  
517364572 E-mail/Text: bnc-quantum@quantum3group.com Jul 10 2018 23:30:51  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
517164073 +E-mail/Text: bkrpt@retrievalmasters.com Jul 10 2018 23:31:00 RMCB, P.O. Box 1235,  
Elmsford, NY 10523-0935  
517166797 +E-mail/PDF: gecsed@recoverycorp.com Jul 10 2018 23:35:54 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517164076 +E-mail/PDF: gecsed@recoverycorp.com Jul 10 2018 23:36:01 Synchrony Bank/Care Credit,  
P.O. Box 965036, Orlando, FL 32896-5036  
517164078 +E-mail/PDF: gecsed@recoverycorp.com Jul 10 2018 23:35:21 Synchrony Bank/Walmart DC,  
P.O. Box 965024, Orlando, FL 32896-5024  
517264071 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 10 2018 23:46:49 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517164029\* +First Bankcard, P.O. Box 2951, Omaha, Nebraska 68103-2951  
517164068\* +PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397  
517164077\* +Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 75

Date Rcvd: Jul 10, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joseph T. Margrabia on behalf of Joint Debtor Brian L. Valay jmargrabia@comcast.net  
Joseph T. Margrabia on behalf of Debtor Laura A. Labbee-Valay jmargrabia@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org  
Stuart H. West on behalf of Creditor Specialized Loan Servicing LLC swest@pbslaw.org  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8